

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
SARAH E SCHLOSSER § Case No. 17-81185
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/17/2017 . The undersigned trustee was appointed on 09/01/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 13,547.95

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	47.23
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	383.36
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 13,117.36

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/22/2018 and the deadline for filing governmental claims was 03/22/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,066.46 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,066.46 , for a total compensation of \$ 2,066.46 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 11.82 , for total expenses of \$ 11.82 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/04/2018 By: /s/BERNARD J. NATALE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 17-81185 XXX Judge: Unknown Judge Trustee Name: BERNARD J. NATALE, TRUSTEE
 Case Name: SARAH E SCHLOSSER Date Filed (f) or Converted (c): 05/17/2017 (f)
 For Period Ending: 04/03/2018 341(a) Meeting Date: 06/22/2017
 Claims Bar Date: 03/22/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2012 Chevrolet Cruz Mileage: 130000	5,000.00	5,000.00	OA	0.00	FA
2. Normal Complement Of Household Goods	1,820.00	0.00	OA	0.00	FA
3. Tv	500.00	0.00	OA	0.00	FA
4. Clothes And Family Photos	350.00	0.00	OA	0.00	FA
5. Misc. Jewelry	200.00	0.00	OA	0.00	FA
6. Cat/Dog	0.00	0.00	OA	0.00	FA
7. Cash	20.00	0.00	OA	0.00	FA
8. Fifth Third Bank, Dixon, IL	602.33	0.00	OA	0.00	FA
9. Fifth Third Bank, Dixon, IL	400.00	0.00	OA	0.00	FA
10. Fifth Third Bank, Dixon, IL - Joint Acct. W/Daughter But All	0.00	0.00	OA	0.00	FA
11. Select Employees Credit Union	74.31	0.00	OA	0.00	FA
12. Deferred Comp. Through Employer. Dcp Voluntary	8,704.00	0.00	OA	0.00	FA
13. Deferred Compensation Plan Through Employer	20,675.00	0.00	OA	0.00	FA
14. Proceeds from Father's Estate (u)	Unknown	0.00		13,547.95	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$38,345.64	\$5,000.00	\$13,547.95
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

RE PROP # 14 -- Trustee's objection to claim of exemption pursuant to 735 ILCS 5/12-1001(c) granted on
12/18/17

Initial Projected Date of Final Report (TFR): 06/30/2018

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Current Projected Date of Final Report (TFR): 06/30/2018

Exhibit A

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-81185

Case Name: SARAH E SCHLOSSER

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit B

Taxpayer ID No: XX-XXX8239

For Period Ending: 04/03/2018

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8954

Checking

Blanket Bond (per case limit): \$3,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/19/17	14	Hewitt & Wagner Attorneys at Law Trust Account 1124 Lincoln Hwy Rochelle, IL 61068	Inheritance	1229-000	\$11,162.06		\$11,162.06
12/19/17	14	Cooney and Conway Distribution Account 120 N. LaSalle Street Chicago, IL 60602	Inheritance	1229-000	\$2,385.89		\$13,547.95
12/21/17	1101	Schlosser, Sarah E. 25 Westlox Ave Peru IL 61354	Exemption	8100-002		\$383.36	\$13,164.59
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$13,154.59
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$19.59	\$13,135.00
03/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.64	\$13,117.36

COLUMN TOTALS	\$13,547.95	\$430.59
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$13,547.95	\$430.59
Less: Payments to Debtors	\$0.00	\$383.36
Net	\$13,547.95	\$47.23

Exhibit B

TOTAL OF ALL ACCOUNTS		NET	ACCOUNT	
		NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX8954 - Checking		\$13,547.95	\$47.23	\$13,117.36
		\$13,547.95	\$47.23	\$13,117.36
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$13,547.95			
Total Gross Receipts:	\$13,547.95			

Case Number: 17-81185

Date: April 3, 2018

Debtor Name: SARAH E SCHLOSSER

Claims Bar Date: 3/22/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
EXEM	Sarah E. Schlosser	Administrative		\$0.00	\$383.36	\$383.36
99	25 Westlox Ave					
8100	Peru IL 61354					
100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401	Administrative		\$0.00	\$2,066.46	\$2,066.46
2100	EDGE BROOK OFFICE CENTER ROCKFORD, IL 61107					
TRTEE	BERNARD J. NATALE	Administrative		\$0.00	\$11.82	\$11.82
XP	1639 N ALPINE RD SUITE 401					
100	EDGE BROOK OFFICE CENTER					
2200	ROCKFORD, IL 61107					
ATTYF	BERNARD J. NATALE LTD	Administrative		\$0.00	\$3,132.50	\$3,132.50
EES	1639 N ALPINE RD SUITE 401					
100	EDGE BROOK OFFICE CENER					
3110	ROCKFORD, IL 61107					
ATTYE	BERNARD J. NATALE LTD	Administrative		\$0.00	\$19.90	\$19.90
XP	1639 N ALPINE RD SUITE 401					
100	EDGE BROOK OFFICE CENER					
3120	ROCKFORD, IL 61107					
1	Capital One Bank (Usa), N.A.	Unsecured		\$0.00	\$571.74	\$571.74
300	American Info Source LP					
7100	PO Box 71083					
	Charlotte, NC 28272-1083					
2	Suntrust Bank	Unsecured		\$0.00	\$23,102.93	\$23,102.93
300	American Education Services					
7100	Po Box 8183					
	Harrisburg, Pa 17105					
3	Select Employee Credit Union	Unsecured		\$0.00	\$7,178.68	\$7,178.68
300	PO Box 636					
7100	2412 Freeport Road					
	Sterling, IL 61081					
4	RRCA	Unsecured		\$0.00	\$1,028.36	\$1,028.36
300	201 E 3rd St					
7100	Sterling, IL 61081					

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-81185

Date: April 3, 2018

Debtor Name: SARAH E SCHLOSSER

Claims Bar Date: 3/22/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
5	Verizon	Unsecured		\$0.00	\$865.33	\$865.33
300	American Infosource Lp					
7100	P O Box 248838					
	Oklahoma City, Ok 73124-8838					
Case Totals				\$0.00	\$38,361.08	\$38,361.08

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-81185

Case Name: SARAH E SCHLOSSER

Trustee Name: BERNARD J. NATALE, TRUSTEE

Balance on hand	\$	13,117.36
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 2,066.46	\$ 0.00	\$ 2,066.46
Trustee Expenses: BERNARD J. NATALE	\$ 11.82	\$ 0.00	\$ 11.82
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 3,132.50	\$ 0.00	\$ 3,132.50
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 19.90	\$ 0.00	\$ 19.90

Total to be paid for chapter 7 administrative expenses \$ 5,230.68

Remaining Balance \$ 7,886.68

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 32,747.04 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 24.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (Usa), N.A.	\$ 571.74	\$ 0.00	\$ 137.70
2	Suntrust Bank	\$ 23,102.93	\$ 0.00	\$ 5,564.03
3	Select Employee Credit Union	\$ 7,178.68	\$ 0.00	\$ 1,728.89
4	RRCA	\$ 1,028.36	\$ 0.00	\$ 247.67
5	Verizon	\$ 865.33	\$ 0.00	\$ 208.39

Total to be paid to timely general unsecured creditors \$ 7,886.68

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE